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March 21, 2001

ATTORNEY DOCKET NO. 05793.3043
CUSTOMER NUMBER: 22,852

Box PATENT APPLICATION
Assistant Commissioner for Patents
Washington, DC 20231

New U.S. Patent Application
Title: METHOD AND SYSTEM FOR OFFERING DEBT
RECOVERY PRODUCTS TO A CUSTOMER
Inventor: Scott Bass, Richmond, VA

Sir:

We enclose the following papers for filing in the United States Patent and Trademark Office in connection with the above patent application.

1. Application- 27 pages, including 4 independent claims and 16 claims total.
2. Drawings- 6 sheets of drawings (Figures 1-6).
3. Declaration and Power of Attorney.
4. Recordation Form Cover Sheet and Assignment to Capital One Financial Corporation.
5. The filing fee is calculated as follows:

11000 U.S. PRO
09/812831
03/21/01

03/21/01
jc860 U.S. PRO

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Assistant Commissioner for Patents
March 21, 2001
Page 2

Basic Application Filing Fee					\$710	\$ \$710.00
	Number of Claims		Basic	Extra Claims		
Total Claims	16	-	20	0	x \$18	
Independent Claims	4	-	3	1	x \$80	\$ 80.00
<input type="checkbox"/> Presentation of Multiple Dep. Claim(s)					+\$270	
Subtotal						\$ \$790.00
Reduction by 1/2 if small entity						-
TOTAL APPLICATION FILING FEE						\$ \$790.00

6. A check for \$830.00 is enclosed. The fee includes:

\$710.00 filing fee;
\$80.00 additional claims fee; and
\$40.00 Assignment recordation fee.

Please address all correspondence with respect to this application to:

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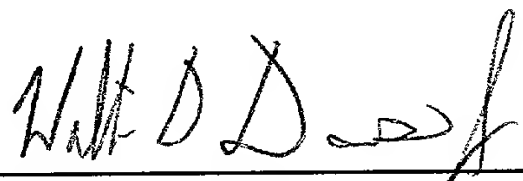
Please accord this application an application number and filing date and record and return the Assignment to the undersigned.

FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P.
Assistant Commissioner for Patents
March 21, 2001
Page 3

The Commissioner is hereby authorized to charge any additional filing fees due and any other fees due under 37 C.F.R. § 1.16 or §1.17 during the pendency of this application to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

By: 
Walter D. Davis, Jr.
Reg. No. 45,137

Dated: March 21, 2001